

Customer Promise

Trusted



Ethical



Specialist



Our conduct

Market leader in the way we conduct ourselves

We are open, honest, proactive and transparent in all our dealings with our customers and positively rewarded for demonstrating good conduct behaviours.

We strive to be thought leaders and a voice for our customers in our niche markets always looking to protect their interests.

We will always promptly pay all valid claims, using our specialist claims knowledge and expert partners to get customers the very best help when they suffer a loss.

Our service

Deliver a customer experience that delights our customers

We all take responsibility for all our customers, taking pride in delivering excellent service that meets their needs and intervening personally where we see we can make a difference.

We will deliver on our promises and always look for ways to exceed expectations; we want to consistently deliver moments of delight.

We investigate all complaints quickly and sensitively with the aim of resolving to our customers complete satisfaction and take action to avoid similar complaints arising in the future.

Our advice

Provide 'expert' advice and protection

The specialist advice we give is appropriate and always takes into account customer circumstances.

We proactively share timely advice and guidance on risk management to help customers avoid losses.

We will ensure our staff are appropriately qualified, maintaining our Chartered status, and regularly assess staff competence to ensure our customers receive the most appropriate service and advice.

Our products & communications

Provide products that meet customer needs and communications that are clear and easy to understand

We continually review our products to ensure they are the best in our specialist markets and reflect the needs and expectations of our customer groups.

All our products and communications use simple, easily understood language and will be accessible to customers who may have specific needs.

We will maintain an open and transparent dialogue with our customers providing early notice of key events in relation to their policy such as renewal or changes to policy terms and conditions.

Our pricing

Charge a fair price generating profits for good causes

We do not aim to achieve excessive profits and all surplus profit goes to support charitable causes.

Our pricing is clear, transparent and reflects the value we bring to our customers.

We will not agree to, or price for, broker compensation arrangements that we perceive to be detrimental to the interests of our customers.